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FOR IMMEDIATE RELEASE:

Make One Last New Years Resolution for 2005

We are well past New Year's Eve and many of us are already breaking the New Year's resolutions we made on January 1st. However, there is one important resolution you can still make and accomplish in 2005. If you have not talked to the people in your life who will assist you with important health care decisions if you are injured or ill, this is the time of year to resolve to do just that. It is too late if you are already in a medical crisis and those responsible for helping you make decisions have no idea what they should do. Those who will assist you during these difficult times need to know where you keep your important documents, what type of health coverage you have, and what medical providers can treat you and be paid by your health coverage plans. You do not want to recover from a medical emergency only to find that you are now facing large and overwhelming medical bills.

This is especially true today when there are so many options for people to choose from when it comes to health care coverage. There are those who receive their Medicare covered services under the traditional federal Medicare program and purchase a Medigap policy. Others have chosen coverage under one of the many private Medicare Advantage plans now being offered. The differences between these two options and the provider choice that your family or helper makes for you can affect whether you will have your medical bills paid or if you will have an outstanding debt.

It is wise to have your decision maker review your health insurance policy so he or she understands what coverage you have, if you will be responsible for co-payments, and what specific providers you can use. If you have chosen a health insurance plan that requires you to get your medical care through a specific network of providers, it is important for those who assist you to know that information so your bills will be paid to the greatest extent possible.

If you make any changes in your coverage, update those who need to know that information and need to be aware of your new choices. Health insurance coverage is expensive and you are paying premiums to protect yourself and avoid a financial catastrophe. Make sure you have discussed your health coverage information with your family and trusted helpers so you will maximize your benefits to their fullest extent.

If you need information about what health care coverage options are available to you and you have coverage under Medicare Part A and Part B, call the Medigap Helpline at 1-800-242-1060 between 8 am and 4:30 pm Monday through Friday.

CONTACT: Vickie Baker : 1-800-242-1060